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larger or smaller extent, and even the most careful enumerations cannot be entirely without error. Also, the proportion of illegitimate births is not of itself alone a sure indication of the standard of sexual morality prevailing in a neighborhood or state.

The second study of this volume — on the influence of seasons upon conduct — need be merely referred to. The results may be summed up in a few words: the warm months are the most conducive to attempts at suicide, to attacks of insanity, and to the commission of crimes; the cold months are the least so. Dr. Leffingwell enters into a careful examination of the subject, and brings to his aid data gathered from various countries on the different phases of the topic; he concludes “that either by the gradual increase of solar light and solar heat, or else in some other manner quite mysterious at present, the breaking up of winter and the advent of spring and summer seasons, produces upon all animated nature a peculiar state of excitement or exaltation of the nervous system.”

CHARLES F. A. CURRIER.

MORTGAGE INDEBTEDNESS IN EUROPE.

The real-estate mortgage indebtedness and the subdivision of land holdings in eight European nations are the subjects of *Reports from Her Majesty's Representatives Abroad on the Position of Peasant Proprietors*, presented to Parliament in February, 1891. These reports are much more satisfactory, statistically, than the reports from the consuls of the United States, in regard to mortgages in foreign countries, published in November and December, 1889.

Some information in regard to real-estate mortgage indebtedness has been gathered in Austria-Hungary, Prussia, the Netherlands, and Sweden; but Her Majesty's representatives have not presented the statistics of mortgages that they obtained in these countries so clearly nor with such explanation as is required to make their meaning and trustworthiness clear. No attempt seems to have been made anywhere to go back of the mortgage records, and it must be supposed that the face of the records considerably exaggerates the true amount of indebtedness. That this is so in Sweden and in Switzerland is expressly stated in the reports.

The report from the minister to Austria-Hungary contains tables showing in one class the mortgage indebtedness on the real estate of peasant proprietors, on factories, and on house holdings outside of villages in nine provinces, with some classification of indebtedness by objects.

It appears that in 1888, 8.66 per cent of the cases of increase of indebtedness were for the security of purchase money; the amount of debt represented by these cases being 15 per cent of the total amount. These would be remarkably small proportions in the United States, where the percentages for purchase money commonly range between 50 and 75 per cent.

In the vague description of increase of indebtedness "by loans contracted," 42.10 per cent of the number of cases of increase and 52.28 per cent of the amount are included for the same year; and other contracts contributed 7 per cent of the number and 13.29 per cent of the amount.

The percentages for charges on the real estate entered on the records previous to the production of the documents proving their full validity constituted 1.18 per cent of the total number of cases of increase, and 0.80 of 1 per cent of the total amount; while to the issue of warrants for the carrying out of execution 31.10 per cent of the cases of increase of indebtedness are due, and 7.23 per cent of the amount. That nearly one-third of the cases of increase of indebtedness on the real estate of peasant proprietors is due to judicial process appears very remarkable in the United States, where this class of real estate indebtedness is insignificant compared with the total incumbrance.

The partition of real estate inheritances among heirs in these provinces was the cause of 9.96 per cent of the number of cases of increase of indebtedness, and of 11.40 per cent of the amount, this class of indebtedness being virtually the securing of purchase money. But if we add these to the purchase money class, and call the percentage for number of cases representing purchase money 18.62, and the percentage for amount 26.40, still these percentages are very small compared with those found in the United States.

The report from Austria-Hungary lacks needed comparison with peasant population, and with the value of the mortgaged real estate; but it appears that the returns for "small holdings" of peasants, including holdings, factories, and house holdings not situated in towns in these provinces, show that the indebtedness on these holdings has

increased from 1,369,276,041 florins to 1,942,850,083 florins from 1867 to 1888, or 41.89 per cent, the most marked increase being during the four years 1873-76.

During the last 40 years in Denmark the incumbrance on farms has increased from 25 per cent of the value of the landed properties to more than 50 per cent of their value, this increase being due to fluctuations in real-estate values. A century ago the debt was about 40 per cent of the value of the estates, and during the years 1870-84 it was about 43 per cent of the value. These are rough calculations which the report does not substantiate with statistics.

Mortgages were first the subject of satisfactory inquiry in Prussia in 1882, when it was ascertained that in 52 judicial districts the burden of the large estates amounted to 28 times the net proceeds of the land tax derived from them, and that of the middle-sized estates to 18 times the land tax derived from them. This difference is explained by the statement that, with the exception of entailed estates, the large estates change hands on an average every 13 years, whereas the middle-sized estates seldom change hands.

Since 1886 the government has collected annual statistics of the increase and decrease of mortgage debts with the following results: "In the year 1886-87 the mortgage debts of all the landed estates in Prussia increased by 133,160,000 marks; in 1887-88, by 88,030,000 marks; and in 1888-89 by 121,020,000 marks; that is, 342,210,000 marks in three years, a sum equivalent to from 1 to $1\frac{1}{2}$ per cent of the total value of the landed property. Now, as the middle-class estates amount to about the half, the increase of debt during the last three years, if equally distributed, amounts to about 171,000,000 marks; but, as it is ascertained that the indebtedness of the large estates is to that of the middle-sized ones as 28 to 18, the increase of the debt must be reckoned at about 113,000,000 marks. The increase of these debts must be attributed to the bad harvests of the last years, and to divisions of inheritances. In general, the inquiries have shown that the owners of middle-sized estates are not overburdened with debt, and that their condition in this respect is better than that of the owners of large estates."

The indebtedness of peasant proprietors in the Netherlands increased from 959,948 florins in 1883 to 1,888,872 florins in 1887, and this increase is ascribed to agricultural depression.

The total mortgage debt on the landed property of the country

districts of Sweden amounted to £36,507,064 in 1877, and increased steadily from year to year to £50,797,077 in 1886.

Reports in regard to the subdivision of real estate holdings are much more satisfactory than those in regard to mortgages. The division of estates by inheritance, often under compulsion of law, has been carried to a greater extreme in France and Switzerland, and some other parts of Europe, than in the United States. The statistics covering this topic in these reports are substantially the same as have been reported by the consuls of the United States, and published by the State Department.

GEORGE K. HOLMES.

STATISTICS OF DIVORCE IN FRANCE.

In No. 8 (Dec., 1889) of the Publications, Mr. B. F. Keller, in a review of an article by M. Turquan, entitled *Résultats Statistique de cinq Années de Divorce*, which appeared in *L'Économiste Français* of Oct. 26, 1889, presented some of the results of divorce legislation in France since 1884.

Mr. Kellar criticised some of the conclusions of M. Turquan on the ground that the latter had made use of two sets of returns in the compilation of his tables. One of these sets was taken from the records of the officers of the civil state, and the other from the records of the courts. These two sets of records sometimes vary considerably for the same year, owing to various causes of delay (such as appeals, etc.) in the courts. For this reason the slightest reflection will show that the statistics of the officers of the civil state should be greater than the records of the courts. It was on the disagreement of results obtained by using both sets of records that Mr. Keller based his criticism.

A similar criticism has recently appeared in a French journal under the title of *La Statistique des Divorces et les Jugements de Divorce*, by P. de Loyne. (*La Reforme Sociale*, May 1, 1892.) M. de Loyne severely criticises the nonconformity of the two sets of records, and urges that steps be taken to remedy the evil. He states that we should expect the records of the officers of the civil state to show